

Monte J. White & Associates, P.C.  
Monte J. White  
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Wichita Falls, TX 76301  
(940)723-0099  
legal@montejwhite.com

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION

IN RE:

Jose Antonio Sanchez, Sr. § CASE NO. 08-10419-rlj-13  
and §  
Silvia Amalia Sanchez § HEARING DATE: 3/5/2014  
DEBTOR(s) § HEARING TIME: 11:00 A.M.

FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 01/10/2014

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 12/12/2008
2. Date of Section 341 Meeting: 1/9/2009
3. First Payment Date: 12/31/2008
4. Date of Confirmation: 2/11/2009
5. Total Plan Term Prior to this Modification: 59
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval:  
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 0
8. Amount of Arrears through the month prior to the date the Modification is filed: NONE
9. Date plan payments are to resume: N/A
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$11,800.78
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$11,800.78
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: NONE

13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:  
TRCC 8/11/2009

**II. MODIFICATION REQUESTED**  
(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

x Plan payments remain at \$200.00 month.

Any arrears indicated in item 8 above shall be cured by the following method: N/A

**III. RESUMPTION OF PAYMENTS TO THE TRUSTEE**  
(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of N/A will resume on or before N/A for 0 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount remains the same in the amount of \$11,800.78

**IV. TREATMENT OF UNSECURED CREDITORS**

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2006-1. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

**V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT**

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO  
CodeName Class Amount Collateral Value Interest Treatment

CT	S-CitiMortgage	Homestead-3701 Hickory St., Abilene, TX	\$22,016.83	Surrender in full satisfaction of debt
CT	S-All Related Property Tax Claims	"	Various	Surrender in full satisfaction of debt

Note: Changes to any creditors above shall not be effective until the Modification is approved.

**VI. ATTORNEY FEES**

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee.

**VII. REASON FOR MODIFICATION**

This modification is requested for the following reason(s): Debtors wish to surrender interest in homestead property.

**VIII. BUDGET INFORMATION**

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

N/A

Respectfully submitted,

/s/Monte J. White  
Attorney for Debtor(s)

**CERTIFICATE OF SERVICE**

I certify that a true copy of the above and foregoing Modification of Plan after Confirmation has been served by me on 01/10/2014, on all parties on the attached matrix, by ECF and/or United States First Class Mail, proper postage affixed.

/s/Monte J. White  
Attorney for Debtor(s)

Label Matrix for local noticing

CitiMortgage Inc.

United States Trustee

0539-1

PO Box 9013

1100 Commerce Street

Case 08-10419-rlj13

Addison, Tx 75001-9013

Room 976

Northern District of Texas

Dallas, TX 75242-0996

Abilene

Fri Jan 10 10:05:13 CST 2014

306 Federal Building

ASSET ACCEPTANCE LLC

(p)AMERICREDIT

1205 Texas Avenue

P O BOX 2036

PO BOX 183853

Lubbock, TX 79401-4037

WARREN MI 48090-2036

ARLINGTON TX 76096-3853

Brice, Vander Linden &amp; Wernick, P.C.

Citi Mortgage, Inc.

CitiMortgage, Inc.

Attorneys at Law

Attn: Bankruptcy Notices

P O Box 6941

9441 LBJ Freeway, Suite 350

P.O. Box 79022, MS322

The Lakes, NV 88901-6006

Dallas, TX 75243-4652

Saint Louis, MO 63179

Collection Company Of

Consumers County Mutual Insurance Co.

East Bay Funding, LLC

700 Longwater Dr

Attn: Bankruptcy Notices

CO Resurgent Capital Services

Norwell, MA 02061-1796

P.O. Box 3022

PO Box 288

Fall River, MA 02722-3022

GREENVILLE, SC 29602-0288

FOURSCORE RESOURCE CAPITAL LLC

Financial Claims, Inc.

First National Collection Bureau, Inc.

CO Jefferson Capital Systems LLC

Attn: Bankruptcy Notices

Attn: Bankruptcy Department

PO BOX 7999

P.O. Box 3029

3631 Warren Way

SAINT CLOUD MN 56302-7999

Kirkland, WA 98083-3029

Reno, NV 89509-5241

First National Collection Bureau, Inc.

First Recovery Services, Inc.

(p)JEFFERSON CAPITAL SYSTEMS LLC

Attn: Bankruptcy Notices

Attn: Bankruptcy Notices

PO BOX 7999

610 Waltham Way

P.O. Box 967

SAINT CLOUD MN 56302-7999

Sparks, NV 89434-6695

Huntington, NY 11743-0967

LHH EMERGENCY PHYSICIANS

LVNV Funding LLC

NCO Financial Systems

CO NCO Financial Systems, Inc

Resurgent Capital Services

P.O. Box 4907

1804 Washington Blvd

PO Box 10587

Trenton, NJ 08650-4907

DEPT 500

Greenville, SC 29603-0587

Baltimore, MD 21230-1700

Newport News

PRA Receivables Management LLC

PRA Receivables Management, LLC

P.O. Box 182124

PO Box 41067

As Agent Of Portfolio Recovery Assocs.

Columbus, OH 43218-2124

Norfolk, VA 23541-1067

CO Fingerhut Credit Advantag

Pinnacle Credit Servicves

(p)PORTFOLIO RECOVERY ASSOCIATES LLC

Richard J. Boudreau &amp; Associates, LLC

P.O. Box 640

PO BOX 41067

Attn: Bankruptcy Notices

Hopkins, MN 55343-0640

NORFOLK VA 23541-1067

5 Industrial Way

Roundup Funding, LLC

Service Bureau Inc

Salem, NH 03079-4866

MS 550

2705 81st St

Attn: Bankruptcy Department

PO Box 91121

Lubbock, TX 79423-2229

2705 81st Street

Seattle, WA 98111-9221

Lubbock, TX 79423-2229

W. Drew Darby and Associates  
Attorneys at Law  
136 West Twohig Avenue  
San Angelo, TX 76903-6452

West Central Texas Collection Bureau  
Attention: Bankruptcy Department  
P.O. Box 2586  
Abilene, TX 79604-2586

Western Finance  
Attention: Bankruptcy Department  
4226 North 1st Street  
Abilene, TX 79603-6720

Western Shamrock Corporation  
Attention: Bankruptcy  
801 S Abe St  
San Angelo, TX 76903-6735

World Finance Corporation  
Attention: Bankruptcy Department  
3118 North 1st Street  
Abilene, TX 79603-7004

Jose Antonio Sanchez Sr.  
3701 Hickory Street  
Abilene, TX 79601-1143

Monte J. White  
Monte J. White & Associates, P.C.  
1106 Brook Avenue  
Hamilton Place  
Wichita Falls, TX 76301-5009

Pamela Jean Chaney  
Monte J. White & Associates, P.C.  
American State Building  
402 Cypress, Ste. 310  
Abilene, TX 79601-5151

Silvia Amalia Sanchez  
3701 Hickory Street  
Abilene, TX 79601-1143

Walter 12,13 OCheskey  
6308 Iola Avenue  
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AmeriCredit Financial Services  
P.O. Box 183853  
Arlington, TX 76096

(d)AmeriCredit Financial Services, Inc.  
PO Box 183853  
Arlington, TX 76096

JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 23051  
COLUMBUS GA 31902

(d)Jefferson Capital Systems LLC  
PO BOX 23051  
COLUMBUS, GA 31902-3051

Portfolio Recoveries  
Attention: Bankruptcy Department  
PO Box 12914  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC.  
P.O. Box 41067  
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)CitiMortgage Inc.

(d)East Bay Funding, LLC  
CO Resurgent Capital Services  
PO Box 288  
Greenville, SC 29602-0288

End of Label Matrix	
Mailable recipients	39
Bypassed recipients	2
Total	41